



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [AXOS FINANCIAL, INC.](#)

City/State [LAS VEGAS, NV](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [14,393,267](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	13,143,950	11,194,377	9,639,279	8,444,631	
Net income (\$000)	209,164	161,535	164,047	137,583	
Number of BHCs in peer group	128	125	154	148	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.13	2.77	95	4.05	3.01	92	4.10	3.33	92	4.07	3.29	93			
+ Non-interest income	0.85	1.21	36	0.72	1.32	24	0.65	0.90	34	0.66	0.93	33			
- Overhead expense	2.25	2.57	36	2.49	2.69	41	2.07	2.58	21	1.78	2.60	12			
- Provision for credit losses	0.42	0.51	37	0.26	0.15	79	0.27	0.12	86	0.12	0.11	61			
+ Securities gains (losses)	0	0.02	16	0	0.01	47	0	0	23	0.01	0.01	59			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	42			
= Pretax net operating income (tax equivalent)	2.31	1.04	96	2.02	1.56	85	2.41	1.55	94	2.84	1.55	98			
Net operating income	1.59	0.81	93	1.44	1.19	77	1.70	1.22	90	1.63	0.95	93			
Net income	1.59	0.82	93	1.44	1.19	77	1.70	1.22	90	1.63	0.95	93			
Net income (Subchapter S adjusted)					1.18			1.17			1.41			1.11	
Percent of Average Earning Assets															
Interest income (tax equivalent)	5.07	3.55	95	5.82	4.41	93	5.50	4.38	96	5.12	4.06	97			
Interest expense	0.84	0.52	82	1.54	1.08	81	1.40	0.81	94	1.02	0.54	93			
Net interest income (tax equivalent)	4.24	3.01	94	4.28	3.33	84	4.10	3.58	84	4.10	3.54	83			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.23	0.27	57	0.24	0.21	67	0.22	0.09	84	0.07	0.10	53			
Earnings coverage of net loan and lease losses (X)	14.15	22.91	54	10.94	24.40	43	14.12	29.27	38	46.20	0.97	79			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.58	26	0.58	0.83	28	0.59	0.94	14	0.58	0.95	12			
Allowance for loan and lease losses / Total loans and leases	1.15	1.55	27	0.58	0.81	30	0.59	0.93	15	0.57	0.94	14			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.62	0.71	90	0.59	0.57	54	0.57	0.57	54	0.48	0.57	49			
30–89 days past due loans and leases / Total loans and leases	0.38	0.39	57	0.17	0.43	18	0.21	0.32	38	0.16	0.32	26			
Liquidity and Funding															
Net noncore funding dependence	5.53	3.20	64	6.84	14.45	27	21.94	13.54	76	15.40	13.97	56			
Net short-term noncore funding dependence	-6.20	-4.76	39	-4.17	3.38	21	7.62	8.57	42	2.38	9.65	21			
Net loans and leases / Total assets	81.20	61.58	95	82.98	63.77	96	92.11	73.30	99	88.67	72.64	97			
Capitalization															
Tier 1 leverage ratio	8.68	9.13	41	8.99	9.76	32	9.41	10.37	29	10.26	10.04	59			
Holding company equity capital / Total assets	8.95	11.16	18	9.46	12.43	15	10.14	11.21	34	9.80	10.84	34			
Total equity capital (including minority interest) / Total assets	8.95	11.29	17	9.46	12.57	13	10.14	11.30	33	9.80	10.89	33			
Common equity tier 1 capital / Total risk-weighted assets	10.85	12.38	28	11.21	12.17	35	12.50	12.37	65	14.39	11.90	81			
Net loans and leases / Equity capital (X)	9.08	5.58	94	8.77	5.21	93	9.09	6.70	90	9.05	6.82	85			
Cash dividends / Net income	0.12	42.30	8	0.19	33.12	7	0.19	24.05	19	0.23	32.32	17			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			35.12			19.39				
Growth Rates															
Assets	17.31	16.68	56	25.07	9.26	84	10.03	9.35	67	9.16	9.89	60			
Equity capital	10.92	6.99	75	16.73	10.49	80	13.82	12.50	70	15.92	13.71	73			
Net loans and leases	14.80	9.07	77	12.66	9.10	73	14.30	10.51	71	15.22	12.54	71			
Noncore funding	20.75	-12.18	86	-22.74	6.59	10	22.09	6.76	71	19.32	-3.35	77			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital	18.14	13.56	74	5.03	13.04	42	5.13	3.76	67	5.84	4.39	65			
Equity investment in subsidiaries / Equity capital	101.68	102.81	44	100.71	103.22	42	96.09	104.10	18	99.87	105.17	29			
Cash from ops + noncash items + op expense / Op expense + dividends	417.40	147.24	96	708.57	190.27	96	453.34	123.74	94	170.31	100.80	89			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	605,265	558,043	487,435	389,959		8.46	131.79
Income from lease financing receivables.....	9,312	8,960	11,091	12,539		3.93	
Fully taxable income on loans and leases.....	614,577	567,003	498,526	402,498		8.39	135.35
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	614,577	567,003	498,526	402,498		8.39	135.35
Investment interest income (tax equivalent).....	12,216	14,124	12,752	13,690		-13.51	-30.71
Interest on balances due from depository institutions.....	4,439	16,209	14,480	7,417		-72.61	606.85
Interest income on other earning assets.....	18,244	19,217	4,284	4,651		-5.06	163.07
Total interest income (tax equivalent).....	649,476	616,553	530,042	428,256		5.34	126.83
Interest on time deposits of \$250K or more	14,784	12,947	3,068	944		14.19	
Interest on time deposits < \$250K.....	32,135	48,447	34,959	19,452		-33.67	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	43,924	72,740	60,128	44,934		-39.62	96.16
Interest on other borrowings and trading liabilities.....	9,905	24,539	33,252	16,187		-59.64	-13.30
Interest on subordinated debt and mandatory convertible securities	6,375	4,482	3,677	3,435		42.24	
Total interest expense.....	107,123	163,155	135,084	84,952		-34.34	116.91
Net interest income (tax equivalent).....	542,353	453,398	394,958	343,304		19.62	128.90
Non-interest income.....	111,130	80,274	63,061	56,129		38.44	198.43
Adjusted operating income (tax equivalent)	653,483	533,672	458,019	399,433		22.45	138.35
Overhead expense.....	295,342	279,076	199,124	150,352		5.83	221.76
Provision for credit losses.....	54,800	29,000	26,350	10,062			372.41
Securities gains (losses)	0	21	-235	609		-100.00	
Other tax equivalent adjustments	0	0	0	0			
Pretax net operating income (tax equivalent).....	303,341	225,617	232,310	239,628		34.45	77.69
Applicable income taxes	92,983	63,076	67,309	101,087		47.41	31.45
Tax equivalent adjustments	1,194	1,006	954	958		18.69	39.65
Applicable income taxes (tax equivalent).....	94,177	64,082	68,263	102,045		46.96	31.55
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	209,164	161,535	164,047	137,583		29.49	111.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	209,164	161,535	164,047	137,583		29.49	111.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	209,164	161,535	164,047	137,583		29.49	111.02
Investment securities income (tax equivalent).....	12,216	14,124	12,752	13,690		-13.51	-30.71
US Treasury and agency securities (excluding mortgage-backed securities)	111	39	0	6		184.62	
Mortgage-backed securities	629	815	1,900	4,096		-22.82	-95.48
All other securities	11,476	13,270	10,852	9,588		-13.52	208.33
Cash dividends declared.....	257	309	310	310		-16.83	-16.83
Common	0	0	0	0			
Preferred.....	257	309	310	310		-16.83	-16.83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.94	3.27	95	5.51	4	93	5.50	4.08	98	5.07	3.78	97			
Less: Interest expense	0.81	0.48	86	1.46	0.98	83	1.40	0.75	95	1.01	0.50	95			
Equals: Net interest income (tax equivalent)	4.13	2.77	95	4.05	3.01	92	4.10	3.33	92	4.07	3.29	93			
Plus: Non-interest income	0.85	1.21	36	0.72	1.32	24	0.65	0.90	34	0.66	0.93	33			
Equals: adjusted operating income (tax equivalent)	4.97	4.04	86	4.77	4.41	73	4.75	4.27	73	4.73	4.26	72			
Less: Overhead expense	2.25	2.57	36	2.49	2.69	41	2.07	2.58	21	1.78	2.60	12			
Less: Provision for credit losses	0.42	0.51	37	0.26	0.15	79	0.27	0.12	86	0.12	0.11	61			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	17	0	0.01	48	0	0	23	0.01	0.01	61			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	42			
Equals: Pretax net operating income (tax equivalent)	2.31	1.04	96	2.02	1.56	85	2.41	1.55	94	2.84	1.55	98			
Less: Applicable income taxes (tax equivalent)	0.72	0.23	98	0.57	0.36	91	0.71	0.32	97	1.21	0.59	97			
Less: Minority interest	0	0	42	0	0	36	0	0	46	0	0	47			
Equals: Net operating income	1.59	0.81	93	1.44	1.19	77	1.70	1.22	90	1.63	0.95	93			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	1.59	0.82	93	1.44	1.19	77	1.70	1.22	90	1.63	0.95	93			
Memo: Net income (last four quarters)	1.59	0.82	93	1.44	1.19	77	1.70	1.22	90	1.63	0.95	93			
Net income—BHC and noncontrolling (minority) interest	1.59	0.83	93	1.44	1.20	76	1.70	1.22	89	1.63	0.95	93			
Margin Analysis															
Average earning assets / Average assets	97.42	92.32	95	94.62	91.05	84	100	93.23	99	99.05	93.19	99			
Average interest-bearing funds / Average assets	68.30	64.06	71	70.78	65.57	78	78.09	70.70	76	80.43	70.06	85			
Interest income (tax equivalent) / Average earning assets	5.07	3.55	95	5.82	4.41	93	5.50	4.38	96	5.12	4.06	97			
Interest expense / Average earning assets	0.84	0.52	82	1.54	1.08	81	1.40	0.81	94	1.02	0.54	93			
Net interest income (tax equivalent) / Average earning assets	4.24	3.01	94	4.28	3.33	84	4.10	3.58	84	4.10	3.54	83			
Yield or Cost															
Total loans and leases (tax equivalent)	5.66	4.27	92	5.98	5.09	87	5.91	4.85	94	5.51	4.52	95			
Interest-bearing bank balances	0.36	0.27	76	2.35	2.04	70	2.10	1.88	71	1.04	1.13	48			
Federal funds sold and reverse repos	0	0.68	7	0	2.44	4	2	1.50	63	0.98	0.83	52			
Trading assets	0	0.60	23	0.57	0.99	55		0.70		5.10	0.48	95			
Total earning assets	5.06	3.51	95	5.81	4.36	94	5.49	4.33	96	5.11	3.98	97			
Investment securities (tax equivalent)	4.82	2.25	98	6.57	2.76	97	6.71	2.69	99	5.10	2.61	99			
US Treasury and agency securities (excluding mortgage-backed securities)	6.26	1.75	95	2.31	2.32	57		2.20		0.02	1.66	3			
Mortgage-backed securities	1.98	2.05	39	3.49	2.61	97	6.13	2.44	99	4.98	2.19	99			
All other securities	6.98	3.24	95	7.17	4.06	90	6.66	3.74	92	6.44	3.85	95			
Interest-bearing deposits	1.11	0.53	92	1.93	1.10	91	1.69	0.85	94	1.16	0.52	96			
Time deposits of \$250K or more	2.28	1.42	96	2.39	1.96	86	1.80	1.57	77						
Time deposits < \$250K	2.05	1.36	95	2.35	1.82	83	2.22	1.42	98						
Other domestic deposits	0.71	0.36	90	1.52	0.93	86	1.27	0.64	92						
Foreign deposits		0.42			1.19			1.85			0.84				
Federal funds purchased and repos		0.62			1.86			1.03		4.32	0.68	96			
Other borrowed funds and trading liabilities	1.62	1.50	57	2.38	2.38	53	1.99	2.10	45	1.49	1.48	56			
All interest-bearing funds	1.19	0.74	86	2.06	1.49	80	1.79	1.06	94	1.25	0.71	95			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	111,130	80,274	63,061	56,129	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	4,260	3,419	3,180	3,315	
Trading revenue.....	76	-1,290	865	-844	
Investment banking fees and commissions.....	24,291	23,228	0	0	
Insurance activities revenue.....	0	0	0	0	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	-4,518	-695	2,079	1,378	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	51,997	15,707	15,778	17,798	
Other non-interest income.....	35,024	39,905	41,159	34,482	
Total overhead expenses	295,342	279,076	199,124	150,352	
Personnel expense.....	150,037	137,875	113,936	88,534	
Net occupancy expense.....	27,201	24,627	17,150	12,917	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	10,555	7,806	900	143	
Other operating expenses.....	107,549	108,768	67,138	48,758	
Fee income on mutual funds and annuities.....	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,157	1,031	873	711	
Average personnel expense per employee.....	129.68	133.73	130.51	124.52	
Average assets per employee.....	11,360.37	10,857.79	11,041.56	11,877.12	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.02	10	0	2.72	10	0	1.69	17	0	1.89	16			
Overhead expenses / Net Interest Income + non-interest income	45.28	62.28	7	52.39	61.29	16	43.57	61.22	5	37.73	62.21	2			
Percent of Average Assets															
Total overhead expense	2.25	2.57	36	2.49	2.69	41	2.07	2.58	21	1.78	2.60	12			
Personnel expense.....	1.14	1.30	33	1.23	1.41	32	1.18	1.46	26	1.05	1.47	14			
Net occupancy expense.....	0.21	0.26	23	0.22	0.28	21	0.18	0.31	10	0.15	0.32	6			
Other operating expenses.....	0.90	0.94	66	1.04	0.97	70	0.71	0.79	45	0.58	0.79	24			
Overhead less non-interest income	1.40	1.25	64	1.78	1.32	80	1.41	1.65	29	1.12	1.65	12			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	45.20	61.82	7	52.29	60.64	16	43.48	60.51	5	37.64	61.01	2			
Personnel expense.....	22.96	32.36	10	25.84	32.39	18	24.88	34.42	9	22.16	34.72	4			
Net occupancy expense.....	4.16	6.58	12	4.61	6.52	14	3.74	7.33	5	3.23	7.51	4			
Other operating expenses.....	18.07	22.28	37	21.84	21.20	66	14.85	18.28	18	12.24	18.30	10			
Total non-interest income	17.01	28.83	26	15.04	29.23	20	13.77	20.30	27	14.05	21.24	23			
Fiduciary activities income	0	2.09	12	0	1.97	14	0	1.95	20	0	1.95	21			
Service charges on domestic deposit accounts	0.65	3.27	9	0.64	3.88	12	0.69	3.58	10	0.83	3.83	9			
Trading revenue.....	0.01	1.28	44	-0.24	1.18	1	0.19	0.03	89	-0.21	0.07	2			
Investment banking fees and commissions.....	3.72	2.46	78	4.35	3.54	76	0	0.85	12	0	0.92	12			
Insurance activities revenue.....	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17			
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0	49	0	0	48			
Net servicing fees	-0.69	0.01	15	-0.13	0.28	8	0.45	0.52	64	0.34	0.40	60			
Net securitization income	0	0	45	0	0.01	44	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	7.96	3.92	82	2.94	1.86	73	3.44	1.98	79	4.46	2.38	79			
Other non-interest income.....	5.36	9.65	27	7.48	10.04	40	8.99	7.05	76	8.63	7.34	70			
Overhead less non-interest income	28.19	31.93	37	37.25	31.06	64	29.71	39.75	17	23.59	39.09	8			
Applicable income taxes / Pretax net operating income (tax equivalent).....	30.65	18.63	97	27.96	20.56	92	28.97	18.37	96	42.18	33.75	70			
Applicable income tax + TE / Pretax net operating income + TE	31.05	21.18	95	28.40	23.23	89	29.38	21.35	94	42.58	38.57	55			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	10,408,444	8,664,846	7,986,393	6,836,806			20.12	94.43
Commercial and industrial loans	961,507	998,370	640,994	730,162			-3.69	153.43
Loans to individuals	336,363	399,082	317,361	242,274			-15.72	363.18
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	0	0	0	0				
Other loans and leases	130,348	178,136	157,248	191,387			-26.83	
Less: Unearned income	12,629	0	11,722	49,025			-63.65	
Loans and leases, net of unearned income	11,824,033	10,240,434	9,090,274	7,951,604			15.46	104.90
Less: Allowance for loan and lease losses	136,393	59,514	53,706	45,606			129.18	288.91
Net loans and leases	11,687,640	10,180,920	9,036,568	7,905,998			14.80	103.78
Debt securities that reprice or mature in over 1 year	24,959	15,271	36,506	65,312			63.44	-88.70
Mutual funds and equity securities	0	0	0	0				
Subtotal	11,712,599	10,196,191	9,073,074	7,971,310			14.87	96.64
Interest-bearing bank balances	1,401,816	959,238	221,958	606,504			46.14	465.16
Federal funds sold and reverse repos	0	100	100	100			-100.00	-100.00
Debt securities that reprice or mature within 1 year	184,869	192,755	180,279	126,413			-4.09	-17.25
Trading assets	362	1,740	0	0			-79.20	-95.30
Total earning assets	13,299,646	11,350,024	9,475,411	8,704,327			17.18	106.63
Non-interest-bearing cash and due from depository institutions	41,379	66,837	34,489	11,485			-38.09	16.86
Premises, fixed assets, and leases	98,076	105,995	28,540	18,700			-7.47	839.88
Other real estate owned	6,114	7,420	8,457	8,613			-17.60	1443.94
Investment in unconsolidated subsidiaries	0	0	0	0				
Intangible and other assets	948,052	739,012	263,199	172,834			28.29	428.27
Total assets	14,393,267	12,269,288	9,810,096	8,915,959			17.31	116.04
Quarterly average assets	13,973,924	11,597,647	9,799,719	8,508,789			20.49	119.22
Average loans and leases (YTD)	10,862,972	9,479,884	8,440,943	7,299,887			14.59	115.86
Memoranda								
Loans held-for-sale	78,057	39,523	19,018	31,567			97.50	-13.42
Loans not held-for-sale	11,745,976	10,200,911	9,071,256	7,920,037			15.15	106.78
Real estate loans secured by 1–4 family	5,792,710	4,756,505	4,862,861	4,483,075			21.79	46.63
Commercial real estate loans	4,615,734	3,908,341	3,123,532	2,353,731			18.10	229.09
Construction and land development	1,174,061	770,567	652,231	131,452			52.36	6577.63
Multifamily	2,525,741	2,176,203	1,867,667	1,700,379			16.06	106.28
Nonfarm nonresidential	915,932	961,571	603,634	521,900			-4.75	470.39
Real estate loans secured by farmland	0	0	0	0				
Total investment securities	209,828	208,026	216,785	191,725			0.87	-52.78
U.S. Treasury securities	1,799	1,689	0	0			6.51	
US agency securities (excluding mortgage-backed securities)	0	0	0	0				
Municipal securities	3,514	10,376	29,362	23,528			-66.13	-94.75
Mortgage-backed securities	34,110	24,958	24,716	45,592			36.67	-85.56
Asset-backed securities	170,405	171,003	162,707	122,605			-0.35	20.75
Other debt securities	0	0	0	0				
Mutual funds and equity securities	0	0	0	0				
Available-for-sale securities	209,828	208,026	216,785	191,725			0.87	-8.13
U.S. Treasury securities	1,799	1,689	0	0			6.51	
US agency securities (excluding mortgage-backed securities)	0	0	0	0				
Municipal securities	3,514	10,376	29,362	23,528			-66.13	-88.67
Mortgage-backed securities	34,110	24,958	24,716	45,592			36.67	-39.36
Asset-backed securities	170,405	171,003	162,707	122,605			-0.35	20.75
Other debt securities	0	0	0	0				
Mutual funds and equity securities	0	0	0	0				
Held-to-maturity securities appreciation (depreciation)								
Available-for-sale securities appreciation (depreciation)	2,696	529	-287	687			409.64	66.83
Structured notes, fair value	170,405	171,003	162,707	122,604			-0.35	20.75
Pledged securities	1,691	1,814	2,006	1,247			-6.78	-96.28

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	2,201,932	2,609,311	1,000,866	905,477		-15.61	334.69
NOW, ATS and transaction accounts	1,209,392	713,043	363,494	589,237		69.61	528.09
Time deposits less brokered deposits) < \$250K.....	-56,693	889,278	893,375	-383,772			
MMDA and other savings accounts	6,240,293	4,309,803	4,030,237	4,863,705		44.79	72.60
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	9,594,924	8,521,435	6,287,972	5,974,647		12.60	158.65
Time deposits of \$250K or more	570,806	685,000	470,690	59,761		-16.67	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	0	0	0	0			-100.00
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	25,000	80,000	145,000	300,586		-68.75	-93.11
Other borrowings w/remaining maturity over 1 year	341,107	177,500	197,500	242,500		92.17	-13.64
Brokered deposits < \$250K	1,297,406	907,905	1,581,858	1,358,825		42.90	
Noncore funding	2,234,319	1,850,405	2,395,048	1,961,672		20.75	-2.15
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	238,555	63,555	56,155	56,155		275.35	4527.64
Other liabilities	1,037,987	673,141	76,520	49,822		54.20	1944.73
Total liabilities	13,105,785	11,108,536	8,815,695	8,042,296		17.98	116.66
Equity Capital							
Perpetual preferred stock (including surplus).....	0	5,063	5,063	5,063		-100.00	-100.00
Common stock	677	669	662	654		1.20	5.62
Common surplus.....	420,895	399,806	377,689	353,801		5.27	29.54
Retained earnings.....	1,079,828	908,096	746,869	583,132		18.91	238.16
Accumulated other comprehensive income	1,251	-247	-227	366			
Other equity capital components	-215,169	-152,635	-135,655	-69,353			
Total holding company equity capital.....	1,287,482	1,160,752	994,401	873,663		10.92	109.92
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	1,287,482	1,160,752	994,401	873,663		10.92	109.92
Total liabilities and capital	14,393,267	12,269,288	9,810,096	8,915,959		17.31	116.04
Memoranda							
Non-interest-bearing deposits.....	2,201,932	2,609,311	1,000,866	905,477		-15.61	334.69
Interest-bearing deposits.....	9,261,204	7,505,029	7,339,654	6,487,756		23.40	97.32
Total deposits	11,463,136	10,114,340	8,340,520	7,393,233		13.34	120.45
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,160,752	994,401	873,663	753,671			
Accounting restatements	-37,088	0	0	0			
Net income.....	209,164	161,535	164,047	137,583			
Net sale of new perpetual preferred stock	-5,150	0	0	0			
Net sale of new common stock	14,178	13,700	12,363	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	55,615	8,556	54,769	28,295			
Changes incident to business combinations.....	0	0	0	0			
Less: Dividends declared	257	309	310	310			
Change in other comprehensive income	1,498	-19	-593	2,868			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	0	0	0	8,146			
Holding company equity capital, ending balance	1,287,482	1,160,752	994,401	873,663			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	72.31	36.22	98	70.62	37.78	96	81.41	53.63	95	76.68	53.41	93			
Commercial and industrial loans	6.68	13.52	15	8.14	12.02	29	6.53	11.42	27	8.19	10.82	42			
Loans to individuals	2.34	3.40	57	3.25	4.20	57	3.24	2.65	74	2.72	2.58	72			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0	44	0	0	45			
Agricultural loans.....	0	0.19	11	0	0.24	11	0	0.47	18	0	0.51	17			
Other loans and leases.....	0.91	4.63	16	1.45	5.01	19	1.60	2.64	46	2.15	2.62	51			
Net loans and leases.....	81.20	61.58	95	82.98	63.77	96	92.11	73.30	99	88.67	72.64	97			
Debt securities over 1 year.....	0.17	15.55	3	0.12	14.60	3	0.37	13.20	2	0.73	13.96	2			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	19	0	0.07	15			
Subtotal	81.38	78.16	55	83.10	79.65	42	92.49	87.24	90	89.40	87.26	69			
Interest-bearing bank balances	9.74	7.51	68	7.82	3.06	87	2.26	2.30	62	6.80	2.34	87			
Federal funds sold and reverse repos.....	0	0.82	26	0	1.57	53	0	0.01	78	0	0.02	73			
Debt securities 1 year or less	1.28	1.68	49	1.57	1.91	59	1.84	2.14	63	1.42	1.92	59			
Trading assets	0	1.01	36	0.01	1.19	34	0	0.02	38	0	0.02	35			
Total earning assets.....	92.40	91.05	65	92.51	89.53	80	96.59	92.24	97	97.63	92.22	98			
Non-interest cash and due from depository institutions.....	0.29	1.07	3	0.54	1.14	12	0.35	1.25	9	0.13	1.26	3			
Other real estate owned.....	0.04	0.02	79	0.06	0.03	80	0.09	0.04	81	0.10	0.06	76			
All other assets.....	7.31	7.82	41	6.95	9.27	25	3.06	6.39	6	2.24	6.45	2			
Memoranda															
Short-term investments	11.02	11.17	56	9.39	7.63	69	4.10	4.70	52	8.22	4.63	77			
U.S. Treasury securities.....	0.01	0.84	40	0.01	1.03	33	0	0.37	27	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0	0.54	13	0	1.67	7	0	1.50	7			
Municipal securities	0.02	1.69	21	0.08	1.34	27	0.30	2.66	23	0.26	2.97	20			
Mortgage-backed securities	0.24	11.75	4	0.20	11.44	5	0.25	8.73	5	0.51	9.19	4			
Asset-backed securities	1.18	0.32	86	1.39	0.28	89	1.66	0.26	90	1.38	0.23	89			
Other debt securities	0	0.42	10	0	0.39	9	0	0.52	16	0	0.48	16			
Loans held-for-sale.....	0.54	0.52	63	0.32	0.39	58	0.19	0.29	68	0.35	0.32	74			
Loans held for investment	81.61	61.72	95	83.14	63.50	96	92.47	73.24	99	88.83	72.42	98			
Real estate loans secured by 1–4 family	40.25	11.91	96	38.77	13.29	96	49.57	16.83	95	50.28	16.44	97			
Revolving	0.01	1.66	10	0.03	2.07	12	0.02	2.43	4	0.02	2.71	5			
Closed-end, secured by first liens	40.23	9.81	97	38.74	10.69	98	49.54	13.60	95	50.25	13.03	97			
Closed-end, secured by junior liens	0	0.22	7	0	0.28	11	0.01	0.41	4	0.01	0.39	5			
Commercial real estate loans	32.07	22.22	75	31.85	22.23	69	31.84	33.39	47	26.40	33.79	26			
Construction and land development.....	8.16	3.40	90	6.28	3.44	77	6.65	4.78	74	1.47	4.55	20			
Multifamily.....	17.55	3.12	96	17.74	3.01	96	19.04	5.12	92	19.07	5.32	91			
Nonfarm nonresidential	6.36	14.72	23	7.84	14.69	29	6.15	21.85	5	5.85	22.30	6			
Real estate loans secured by farmland.....	0	0.33	8	0	0.36	9	0	0.88	10	0	0.81	10			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	88.03	57.15	95	84.61	57.46	94	87.86	72.88	81	85.98	73.20	76			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	48.99	19.43	96	46.45	20.75	93	53.50	23.13	94	56.38	22.92	95			
Real estate loans secured by 1–4 family.....	0.01	2.64	10	0.03	3.15	11	0.02	3.34	4	0.02	3.76	5			
Revolving	48.98	16.59	96	46.42	17.39	95	53.47	19.33	94	56.36	18.68	96			
Closed-end.....	39.04	34.63	53	38.17	33.52	52	34.36	45.57	21	29.60	46.38	14			
Commercial real estate loans	9.93	5.26	81	7.52	5.09	71	7.18	6.53	63	1.65	6.35	14			
Construction and land development.....	3.68	0.93	93	3.21	0.94	89	2.39	1.52	75	0.23	1.50	16			
1–4 family.....	6.25	4.19	72	4.32	4.02	60	4.78	4.90	52	1.42	4.76	18			
Other.....	21.36	4.96	96	21.25	4.69	95	20.55	6.76	91	21.38	7.13	91			
Multifamily.....	7.75	22.93	15	9.39	22.15	19	6.64	30.16	4	6.56	30.84	4			
Nonfarm nonresidential	0.49	7.68	10	0.42	7.72	14	0.48	10.31	3	0.23	10.55	2			
Owner-occupied.....	7.26	14.95	24	8.97	14.34	32	6.16	19.35	7	6.33	19.91	6			
Other.....	0	0.54	8	0	0.55	9	0	1.27	10	0	1.19	10			
Real estate loans secured by farmland.....	0	0.06	31	0	0.11	29	0	0	44	0	0	45			
Loans to depository institutions and acceptances of other banks.....	8.13	22.17	8	9.75	19.53	17	7.05	16.21	17	9.18	15.52	25			
Commercial and industrial loans	2.84	6.13	52	3.90	7.13	51	3.49	3.89	71	3.05	3.90	69			
Loans to individuals	0	0.65	22	0	0.81	21	0	0.04	32	0	0.03	34			
Credit card loans	0	0.32	11	0	0.37	11	0	0.69	18	0	0.76	17			
Agricultural loans.....	1.10	9.09	13	1.74	9.85	15	1.73	3.74	41	2.41	3.75	48			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	809.32	381.27	97	794.95	391.26	97	824.61	505.61	96	744.02	518.19	88			
Real estate loans secured by 1–4 family.....	450.42	125.03	96	436.38	138.18	96	502.10	161.34	96	487.87	159.68	95			
Revolving	0.13	17.42	9	0.30	21.26	13	0.19	23.52	5	0.16	26.74	5			
Closed-end.....	450.29	106.14	96	436.08	115.20	97	501.90	134.73	96	487.72	130.06	96			
Commercial real estate loans	358.90	234.65	81	358.57	229.44	78	322.51	316.03	54	256.15	328.67	28			
Construction and land development.....	91.29	35.62	92	70.70	34.95	81	67.34	44.92	78	14.31	44.44	19			
1–4 family.....	33.84	6.34	95	30.13	6.61	95	22.45	10.21	85	2.03	10.44	17			
Other.....	57.45	28.16	86	40.57	27.32	70	44.89	33.75	70	12.27	33.34	22			
Multifamily.....	196.39	32.74	96	199.65	31.04	95	192.84	48.38	92	185.04	51.49	92			
Nonfarm nonresidential	71.22	155.06	24	88.22	152.10	34	62.33	208.15	7	56.80	217.26	6			
Owner-occupied.....	4.49	52.37	12	3.93	53.07	14	4.49	70.68	4	2	73.43	2			
Other.....	66.73	100.54	32	84.29	97.41	43	57.84	134.17	12	54.80	140.40	10			
Real estate loans secured by farmland.....	0	3.44	8	0	3.60	8	0	8.13	10	0	7.80	10			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.01	44	0	0.01	45			
Commercial and industrial loans	74.76	139.91	18	91.60	122.02	37	66.18	107.07	31	79.46	105.25	40			
Loans to individuals	26.15	37.47	57	36.61	43.51	58	32.77	24.45	76	26.37	23.98	71			
Credit card loans	0	3.30	22	0	4.34	21	0	0.24	32	0	0.19	34			
Agricultural loans.....	0	1.88	11	0	2.18	11	0	4.49	18	0	4.90	17			
Other loans and leases.....	10.14	49.54	17	16.34	52.44	21	16.24	25.58	50	20.83	25.83	53			
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.55	27.32	81	37.75	26.45	76	33.88	35.09	53	29.37	35.69	34			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	354.41	183.76	90	354.64	178.57	91	318.02	243.62	76	254.15	253.35	60			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	358.90	240.85	80	358.57	236.10	78	322.51	318.90	54	256.15	331.68	28			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	11.02	11.17	56	9.39	7.63	69	4.10	4.70	52	8.22	4.63	77			
Liquid assets	10.16	26.22	6	8.49	22.44	5	2.72	15.56	0	7.17	15.94	5			
Investment securities	1.46	17.85	3	1.70	16.99	4	2.21	16.02	2	2.15	16.65	2			
Net loans and leases	81.20	61.58	95	82.98	63.77	96	92.11	73.30	99	88.67	72.64	97			
Net loans, leases and standby letters of credit	81.29	62.48	95	83.07	64.84	96	92.23	73.71	99	88.80	73.08	97			
Core deposits	66.66	70.67	27	69.45	63.09	56	64.10	69.97	24	67.01	69.79	30			
Noncore funding	15.52	14.13	67	15.08	19.36	46	24.41	16.58	80	22	17.09	73			
Time deposits of \$250K or more	3.97	2.11	83	5.58	2.94	85	4.80	4.28	63	0.67	3.54	4			
Foreign deposits	0	0.36	39	0	0.43	38	0	0	49	0	0	49			
Federal funds purchased and repos	0	1.47	10	0	1.94	9	0	0.96	17	0	1.20	14			
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	48			
Net federal funds purchased (sold)	0	0.54	30	0	0.48	20	0	0.97	6	0	1.21	7			
Commercial paper	0	0.01	44	0	0.02	45	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0.17	1.24	36	0.65	3.01	25	1.48	3.63	43	3.37	4.47	48			
Earning assets that reprice within 1 year	60.34	39.38	92	63.63	39.29	94	48.36	32.35	83	51.32	33.41	86			
Interest-bearing liabilities that reprice within 1 year	48.31	8.20	96	51.05	10.19	97	60.71	18.20	96	68.56	16.67	97			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	12.03	29.11	13	12.58	26.63	13	-12.35	12.98	14	-17.23	15.65	8			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.53	3.20	64	6.84	14.45	27	21.94	13.54	76	15.40	13.97	56			
Net short-term noncore funding dependence	-6.20	-4.76	39	-4.17	3.38	21	7.62	8.57	42	2.38	9.65	21			
Short-term investment / Short-term noncore funding	184.54	184.19	60	158.46	77.77	80	36.76	62.28	54	79.40	46.67	80			
Liquid assets - short-term noncore funding / Nonliquid assets	4.66	28.18	15	2.80	16.97	25	-8.67	4.17	17	-3.44	3.68	31			
Net loans and leases / Total deposits	101.96	79.43	89	100.66	90.31	78	108.35	92.88	85	106.94	92.86	84			
Net loans and leases / Core deposits	121.81	88.34	88	119.47	103.93	79	143.71	106.50	93	132.33	105.03	88			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.57			0.72			-0.47			-0.05					
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.23	4.31	3	0.05	1.36	13	-0.03	-1.95	92	0.08	-0.62	73			
Structured notes appreciation (depreciation) / Tier 1 capital	0.18	0.02	89	0.02	0	80	0.22	-0.04	97	0.30	-0.02	96			
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	10.76	18	0	13.07	15			
Available-for-sale securities	100	87.23	96	100	85.40	95	100	88.32	88	100	86.93	84			
U.S. Treasury securities	0.86	4.72	51	0.81	6.15	46	0	2.08	27	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0	3.49	13	0	11	7	0	10.16	7			
Municipal securities	1.67	9.83	33	4.99	7.75	53	13.54	16.63	51	12.27	17.86	46			
Mortgage-backed securities	16.26	66.64	5	12	67.43	4	11.40	54.50	7	23.78	55.76	12			
Asset-backed securities	81.21	1.91	99	82.20	1.66	98	75.05	1.54	98	63.95	1.31	98			
Other debt securities	0	3.01	9	0	2.94	9	0	3.75	16	0	3.25	16			
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.41	19	0	0.58	15			
Debt securities 1 year or less	88.11	10.55	99	92.66	11.86	98	83.16	13.91	96	65.93	11.90	97			
Debt securities 1 to 5 years	1.66	17.03	13	0.51	17.94	6	1.96	23.42	9	9.49	23.53	27			
Debt securities over 5 years	10.23	69.86	1	6.83	66.02	3	14.88	58.36	9	24.57	60.73	11			
Pledged securities	0.81	35.67	3	0.87	30.57	6	0.93	42.20	5	0.65	46.78	3			
Structured notes, fair value	81.21	0.02	99	82.20	0.03	99	75.05	0.15	99	63.95	0.08	99			
Percent Change from Prior Like Quarter															
Short-term investments	37.72	183.32	27	186.35	26.69	92	-45.11	16.28	11	-23.85	6.96	28			
Investment securities	0.87	23.62	18	-4.04	11.75	18	13.07	8.02	68	-49.51	4.99	1			
Core deposits	12.60	26.88	9	35.52	11.23	90	5.24	10.40	40	5.39	13.94	26			
Noncore funding	20.75	-12.18	86	-22.74	6.59	10	22.09	6.76	71	19.32	-3.35	77			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	637,218	707,519	727,547	569,163	
Commit: Secured commercial real estate loans	385,811	352,562	328,188	7,285	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	12,500	11,500	11,500	11,500	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	132,000	11,181	23,273	38,952	
Written options contracts (interest rate)	169,398	18,500	28,750	42,750	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	0	0	0	0	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	4.43	22.01	2	5.77	23.52	3	7.42	17.31	10	6.38	17.28	10			
Standby letters of credit	0.09	0.71	6	0.09	0.84	8	0.12	0.35	22	0.13	0.40	22			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.01	35	0	0.01	32			
Securities lent	0	0.18	40	0	0.40	39	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0	47	0	0	48			
Derivative contracts	2.09	48.62	8	0.24	68.47	2	0.53	6.51	24	0.92	6.82	26			
Interest rate contracts	2.09	34.36	9	0.24	47.31	3	0.53	6.40	24	0.92	6.72	26			
Interest rate futures and forward contracts	0.92	6.21	55	0.09	10.67	30	0.24	0.25	71	0.44	0.28	75			
Written options contracts (interest rate)	1.18	2.18	57	0.15	2.47	28	0.29	0.26	67	0.48	0.28	72			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	0.07	40	0	0.08	41			
Interest rate swaps	0	20.83	3	0	28.86	3	0	5.18	15	0	5.41	14			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	0	48	0	0	48			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	5.87	42.82	0	7.46	45.53	2	8.62	25.18	7	7.80	25.74	6			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	301,398	29,681	52,023	81,702	
Interest rate contracts	301,398	29,681	52,023	81,702	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	132,000	11,181	23,273	38,952	
Written options	169,398	18,500	28,750	42,750	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	169,398	18,500	28,750	42,750	
Purchased options	0	0	0	0	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	0	0	0	0	
Swaps	0	0	0	0	
Held for trading.....	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded.....	301,398	29,681	52,023	81,702	
Interest rate contracts	301,398	29,681	52,023	81,702	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	132,000	11,181	23,273	38,952	
One year or less	132,000	11,181	23,273	38,952	
Over 1 year to 5 years	0	0	0	0	
Over 5 years	0	0	0	0	
Gross negative fair value (absolute value)	2,284	311	513	125	
Gross positive fair value.....	10,263	1,347	982	1,343	
Held for trading.....	0	0	0	0	
Non-traded.....	10,263	1,347	982	1,343	
Current credit exposure on risk-based capital derivative contracts	10,263	1,347	982	1,343	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	99.91	54	100	99.91	56			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	0	46	0	0.04	44			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	0	47	0	0	47			
Futures and forwards	43.80	14.05	85	37.67	13.49	83	44.74	11.75	86	47.68	12.76	85			
Written options	56.20	8.18	97	62.33	5.91	98	55.26	11.14	90	52.32	9.73	93			
Exchange-traded	0	0.14	40	0	0.15	42	0	0	49	0	0	49			
Over-the-counter	56.20	7.73	98	62.33	5.10	98	55.26	10.65	91	52.32	9.46	93			
Purchased options	0	3.42	19	0	4.42	18	0	1.29	38	0	1.44	38			
Exchange-traded	0	0.15	40	0	0.28	39	0	0	49	0	0	49			
Over-the-counter	0	2.86	21	0	3.35	18	0	1.22	38	0	1.27	39			
Swaps	0	68.76	3	0	69.75	2	0	65.42	10	0	66.04	9			
Held for trading	0	43.53	19	0	44.16	18	0	13.60	38	0	16.18	35			
Interest rate contracts	0	36.62	19	0	37.24	18	0	12.87	38	0	16.40	36			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	0	48	0	0	47			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	0	49	0	0	49			
Non-traded	100	56.47	80	100	55.84	81	100	86.40	61	100	83.82	64			
Interest rate contracts	100	53.82	87	100	52.22	88	100	85.51	64	100	83.04	68			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0	47	0	0.01	46			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	43.80	91.48	3	37.67	93.86	4	44.74	82.85	14	47.68	87.47	8			
One year or less	43.80	32.05	71	37.67	32.17	62	44.74	12.75	87	47.68	15.62	83			
Over 1 year to 5 years	0	27.06	3	0	30.45	4	0	22.66	16	0	21.68	15			
Over 5 years	0	29.56	5	0	28.09	5	0	36.28	14	0	37.90	13			
Gross negative fair value (absolute value)	0.76	1.55	39	1.05	0.83	61	0.99	0.66	68	0.15	0.50	30			
Gross positive fair value	3.41	2.23	78	4.54	1.19	99	1.89	1.10	85	1.64	0.92	84			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	11	0	0.06	8	0	0.01	38	0	0	31			
Gross positive fair value (X)	0.01	0.09	18	0	0.07	12	0	0.01	34	0	0.01	36			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0	40	0	0	37			
Non-traded (X)	0.01	0.02	50	0	0.01	40	0	0.01	43	0	0	51			
Current credit exposure (X)	0.01	0.06	27	0	0.05	16	0	0	47	0	0	52			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	50	0	0	50			
90+ days past due	0	0	47	0	0	48	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.09	0.85	27	0.01	0.73	16	0.01	0.06	47	0.02	0.05	52			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	59,514	53,706	45,606	40,928	
Gross losses	26,516	25,057	20,835	6,638	
Write-downs, transfers to loans held-for-sale	0	2,356	2,307	1,829	
Recoveries	1,295	1,865	2,585	1,254	
Net losses	25,221	23,192	18,250	5,384	
Provision for loan and lease losses	54,800	29,000	26,350	10,062	
Adjustments	47,300	0	0	0	
Ending balance	136,393	59,514	53,706	45,606	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.42	0.51	37	0.26	0.15	79	0.27	0.12	86	0.12	0.11	61			
Provision for loan and lease losses / Average loans and leases	0.50	0.82	26	0.31	0.24	69	0.31	0.16	83	0.14	0.16	49			
Provision for loan and lease losses / Net loan and lease losses	217.28	487.86	24	125.04	130.58	56	144.38	182.69	52	186.89	110.75	71			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.58	26	0.58	0.83	28	0.59	0.94	14	0.58	0.95	12			
Allowance for loan and lease losses / Total loans and leases	1.15	1.55	27	0.58	0.81	30	0.59	0.93	15	0.57	0.94	14			
Allowance for loan and lease losses / Net loans and leases losses (X)	5.41	11.58	38	2.57	8.03	23	2.94	21.35	11	8.47	16.23	45			
Allowance for loan and lease losses / Nonaccrual assets	73.37	299.17	5	113.26	218.72	28	124.88	285.36	26	152.16	270.69	32			
ALLL / 90+ days past due + nonaccrual loans and leases	73.32	244.34	10	112.85	151.73	41	124.88	259.30	29	152.16	232.03	41			
Gross loan and lease losses / Average loans and leases	0.24	0.34	48	0.26	0.28	54	0.25	0.15	78	0.09	0.16	38			
Recoveries / Average loans and leases	0.01	0.07	12	0.02	0.08	18	0.03	0.05	42	0.02	0.06	24			
Net losses / Average loans and leases	0.23	0.27	57	0.24	0.21	67	0.22	0.09	84	0.07	0.10	53			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0.02	0	94	0.03	0	98	0.03	0	97			
Recoveries / Prior year-end losses	5.17	33.98	6	8.95	36.22	8	38.94	51.25	56	28.42	50.41	41			
Earnings coverage of net loan and lease losses (X)	14.15	22.91	54	10.94	24.40	43	14.12	29.27	38	46.20	0.97	79			
Net Loan and Lease Losses By Type															
Real estate loans	0.02	0.04	48	0	0.01	34	0	0.01	45	0	0.02	41			
Real estate loans secured by 1-4 family	0.04	0.01	80	0	0.01	46	0.01	0.01	53	0.01	0.03	52			
Revolving	0	0.01	54	0	0.02	43	0	0.02	44	0	0.03	38			
Closed-end	0.04	0	84	0	0	52	0.01	0.01	55	0.01	0.02	54			
Commercial real estate loans	0	0.07	14	0	0.01	26	0	0.01	27	-0.02	0.01	26			
Construction and land development	0	0	59	0	-0.01	60	0	-0.02	57	0	-0.04	61			
1-4 family	0	0	59	0	0	55	0	0	54	0	0	59			
Other	0	0	57	0	-0.01	61	0	-0.02	60	0	-0.04	62			
Multifamily	0	0	30	-0.01	0	14	-0.01	0	11	-0.02	0	10			
Nonfarm nonresidential	0	0.11	14	0	0.02	38	0	0.02	39	-0.01	0.02	27			
Owner-occupied	0	0.02	26	0	0.01	45	0	0.01	43	0	0.01	45			
Other	0	0.08	24	0	0.01	40	0	0.01	47	-0.01	0.01	20			
Real estate loans secured by farmland		0.02			0.01			0			0				
Commercial and industrial loans	0.29	0.47	44	0.41	0.37	66	0	0.18	24	0	0.18	25			
Loans to individuals	5.97	1.13	98	4.80	1.17	96	5.27	0.71	96	2.16	0.78	89			
Credit card loans		2.92			3.11			1.65			1.60				
Agricultural loans		0.19			0.08			0.03			0.06				
Loans to foreign governments and institutions		0			0										
Other loans and leases	0	0.15	25	0	0.15	22	0.73	0.28	84	0	0.27	29			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		44,673		17,050		19,239		12,715		
90+ days past due loans and leases		126		191		0		0		
Nonaccrual loans and leases.....		185,896		52,546		43,005		29,972		
Total past due and nonaccrual loans and leases.....		230,695		69,787		62,244		42,687		
Restructured 30–89 days past due		0		0		0		0		
Restructured 90+ days past due		0		0		0		0		
Restructured nonaccrual		843		553		700		1,387		
Total restructured loans and leases		843		553		700		1,387		
30–89 days past due loans held for sale		0		0		0		0		
90+ days past due loans held for sale.....		0		0		0		0		
Nonaccrual loans held for sale		0		0		0		0		
Total past due and nonaccrual loans held for sale.....		0		0		0		0		
Restructured loans and leases in compliance		0		0		0		0		
Other real estate owned.....		6,114		7,420		8,457		8,613		
Other Assets										
30–89 days past due		0		0		0		0		
90+ days past due		0		0		0		0		
Nonaccrual.....		0		0		0		0		
Total other assets past due and nonaccrual.....		0		0		0		0		
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.38	0.39	57	0.17	0.43	18	0.21	0.32	38	0.16
90+ days past due loans and leases	0	0.12	22	0	0.15	19	0	0.03	14	0
Nonaccrual loans and leases.....	1.57	0.66	90	0.51	0.51	53	0.47	0.49	58	0.38
90+ days past due and nonaccrual loans and leases.....	1.57	0.85	86	0.51	0.71	38	0.47	0.54	51	0.38
30–89 days past due restructured.....	0	0.01	16	0	0.01	13	0	0.01	27	0
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0	43	0
Nonaccrual restructured.....	0.01	0.13	9	0.01	0.14	12	0.01	0.10	19	0.02
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	47	0
90+ days past due loans held for sale.....	0	0	41	0	0	42	0	0	48	0
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	48	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.38	0.40	57	0.17	0.43	18	0.21	0.32	38	0.16
90+ days past due assets	0	0.12	20	0	0.15	16	0	0.03	14	0
Nonaccrual assets	1.57	0.67	90	0.51	0.53	53	0.47	0.49	58	0.38
30+ days past due and nonaccrual assets	1.95	1.29	80	0.68	1.19	26	0.68	0.88	40	0.54
Percent of Total Assets										
90+ days past due and nonaccrual assets	1.29	0.52	90	0.43	0.44	55	0.44	0.39	63	0.34
90+ days past due and nonaccrual assets + other real estate owned	1.33	0.55	90	0.49	0.48	56	0.52	0.45	67	0.43
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	1.33	0.60	91	0.49	0.53	50	0.52	0.59	47	0.43
Allowance for loan and lease losses	140.78	66.66	90	100.76	115.41	48	95.82	95.97	59	84.61
Equity capital + allowance for loan and lease losses	13.49	4.97	94	4.91	4.28	59	4.91	5.09	57	4.20
Tier 1 capital + allowance for loan and lease losses	14.46	6.05	93	5.50	5.65	54	5.31	5.65	52	4.20
Loans and leases + other real estate owned	1.62	0.97	87	0.59	0.85	34	0.57	0.82	37	0.48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.41	0.39	61	0.17	0.38	23	0.22	0.29	48	0.16	0.29	29			
	90+ days past due		0	0.16	32	0	0.16	13	0	0.03	19	0	0.05	19			
	Nonaccrual.....		1.75	0.76	89	0.60	0.46	68	0.53	0.48	64	0.43	0.43	55			
Commercial and industrial	30–89 days past due		0	0.23	3	0	0.31	2	0	0.23	8	0.08	0.27	31			
	90+ days past due		0	0.03	16	0	0.05	14	0	0.02	32	0	0.01	32			
	Nonaccrual.....		0.31	0.75	25	0	0.83	3	0	0.61	6	0.02	0.60	11			
Individuals	30–89 days past due		0.66	0.83	43	0.64	0.83	38	0.46	0.68	48	0.19	0.69	30			
	90+ days past due		0	0.14	19	0.05	0.17	46	0	0.03	31	0	0.03	29			
	Nonaccrual.....		0.11	0.28	42	0.08	0.17	46	0.10	0.15	56	0.06	0.21	40			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due			0.17			0.24			0.11			0.15				
	90+ days past due			0			0			0.01			0				
	Nonaccrual.....			0.49			0.67			0.46			0.31				
Foreign governments	30–89 days past due			0			0.07										
	90+ days past due			0			0										
	Nonaccrual.....			0.09			0.03										
Other loans and leases	30–89 days past due		0	0.18	15	0	0.20	14	0.12	0.18	69	0.35	0.12	83			
	90+ days past due		0	0.01	33	0	0.01	30	0	0	41	0	0	44			
	Nonaccrual.....		0	0.15	19	0	0.13	15	0	0.04	36	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
		Memoranda														
1–4 family	30–89 days past due	0.72	0.65	69	0.30	0.67	20	0.35	0.52	47	0.25	0.56	26			
	90+ days past due	0	0.33	36	0	0.31	14	0	0.04	22	0	0.06	22			
	Nonaccrual	2.31	0.89	89	1.03	0.73	75	0.88	0.61	74	0.60	0.65	50			
Revolving	30–89 days past due	0	0.48	5	0	0.45	5	0	0.36	9	0	0.29	7			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.02	37	0	0.02	35			
	Nonaccrual	0	1.13	5	0	1	5	0	0.35	10	0	0.42	10			
Closed-end	30–89 days past due	0.72	0.65	68	0.30	0.70	23	0.35	0.54	49	0.25	0.63	25			
	90+ days past due	0	0.38	36	0	0.35	16	0	0.05	24	0	0.06	24			
	Nonaccrual	2.31	0.87	88	1.03	0.70	78	0.88	0.64	70	0.60	0.68	48			
Junior lien	30–89 days past due	0	0.02	10	0	0.02	9	0	0.02	14	0	0.03	12			
	90+ days past due	0	0	32	0	0	29	0	0	38	0	0	36			
	Nonaccrual	0	0.04	6	0	0.04	8	0	0.03	12	0	0.04	21			
Commercial real estate	30–89 days past due	0.02	0.26	13	0.01	0.18	13	0.01	0.16	18	0	0.15	6			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.02	31	0	0.02	31			
	Nonaccrual	1.06	0.62	76	0.08	0.23	25	0	0.41	3	0.13	0.33	29			
Construction and development	30–89 days past due	0	0.28	11	0	0.28	12	0	0.17	21	0	0.18	20			
	90+ days past due	0	0.01	35	0	0.02	33	0	0	44	0	0.01	42			
	Nonaccrual	1.42	0.41	86	0	0.20	12	0	0.18	21	0	0.21	18			
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25	0	0.07	32	0	0.05	33			
	90+ days past due	0	0	42	0	0	41	0	0	48	0	0	46			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.04	37	0	0.04	35			
Other	30–89 days past due	0	0.22	13	0	0.20	15	0	0.06	28	0	0.08	26			
	90+ days past due	0	0	40	0	0.01	35	0	0	45	0	0.01	44			
	Nonaccrual	1.42	0.35	87	0	0.17	14	0	0.10	25	0	0.12	25			
Multifamily	30–89 days past due	0.04	0.09	54	0.02	0.08	51	0.02	0.03	79	0	0.04	35			
	90+ days past due	0	0	45	0	0	41	0	0	46	0	0	45			
	Nonaccrual	0.19	0.11	76	0.06	0.05	66	0	0.04	34	0.18	0.05	85			
Nonfarm non-residential	30–89 days past due	0	0.23	6	0	0.14	5	0	0.17	9	0	0.14	8			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.02	34	0	0.02	33			
	Nonaccrual	2.98	0.80	96	0.20	0.28	43	0	0.52	4	0	0.40	4			
Owner Occupied	30–89 days past due	0	0.07	8	0	0.07	8	0	0.08	13	0	0.06	13			
	90+ days past due	0	0	33	0	0.01	26	0	0	38	0	0.01	35			
	Nonaccrual	0	0.27	5	0	0.16	7	0	0.20	8	0	0.16	7			
Other	30–89 days past due	0	0.14	11	0	0.07	9	0	0.07	18	0	0.06	19			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	39	0	0.01	39			
	Nonaccrual	2.98	0.44	97	0.20	0.10	79	0	0.22	13	0	0.16	12			
Farmland	30–89 days past due		0.11			0.23			0.09			0.10				
	90+ days past due		0			0.01			0			0				
	Nonaccrual		1.13			0.84			0.49			0.44				
Credit card	30–89 days past due		0.95			1.19			1.03			0.83				
	90+ days past due		0.63			0.78			0.26			0.22				
	Nonaccrual		0.05			0.11			0.07			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	206,403	247,841	242,697	285,102	
Retained earnings	1,121,790	908,096	746,869	583,132	
Accumulated other comprehensive income (AOCI)	1,251	-247	-227	366	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	1,329,444	1,155,690	989,339	868,600	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	120,644	130,533	79,828	0	
Accumulated other comprehensive income-related adjustments	1,251	-248	-227	366	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,207,549	1,025,405	909,738	868,234	
Adjustments and deductions for common equity tier 1 capital	15,912	0	0	0	
Common equity tier 1 capital	1,191,637	1,025,405	909,738	868,234	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	5,063	5,063	5,063	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	5,063	5,063	5,063	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	0	5,063	5,063	5,063	
Tier 1 Capital	1,191,637	1,030,468	914,801	873,297	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	233,400	58,400	51,000	51,000	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	100,152	59,758	53,932	45,735	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0	0	0	
Tier 2 capital before deductions	333,552	118,158	104,932	96,735	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	333,552	118,158	104,932	96,735	
Exited advanced approach tier 2 capital					
Total capital	1,525,189	1,148,626	1,019,733	970,032	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	13,973,924	11,597,647	9,799,719	8,508,789	
Less: Deductions from common equity tier 1 capital	136,556	130,533	79,828	0	
Less: Other deductions	104,119	248	227	366	
Total assets for leverage ratio	13,733,249	11,466,866	9,719,664	8,508,423	
Total risk-weighted assets	10,985,237	9,143,613	7,278,582	6,032,170	
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	10.85	12.35	29	11.21	12.11
Common equity tier 1 capital, column B	0	0.30	46	0	0.29
Tier 1 capital, column A	10.85	13.08	13	11.27	12.78
Tier 1 capital, column B	0	0.34	46	0	0.34
Total capital, column A	13.88	15.23	28	12.56	14.36
Total capital, column B	0	0.39	46	0	0.38
Tier 1 leverage	8.68	9.13	41	8.99	9.76
Supplementary leverage ratio, advanced approaches HCs		8.72		7.41	
					Pct

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	6,467	7,055	6,450	6,267		-8.33	9.65

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			51.47			66.67			75					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			48.53			33.33			25					
Separate account assets (L/H) / Total life assets	11.24			7.26			0			0					
Insurance activities revenue / Adjusted operating income	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17			
Premium income / Insurance activities revenue	2.84			7.32			0			0.01					
Credit related premium income / Total premium income	38.23			34.91			50			60					
Other premium income / Total premium income	61.77			65.09			50			40					
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)	15.59			19.86			72.25			31.81					
Insurance net income (L/H) / Equity (L/H)	3.62			5.13											
Insurance benefits, losses, expenses / Insurance premiums	447.82			233.61			116.87			136.34					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.49	11.03	10	0.65	11.51	12	0.67	13.70	10	0.68	14.86	10			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0				
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.87			1.25			0			0				
Cost: Interest-bearing deposits.....		0.42			1.19			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03										
Commercial and industrial loans		0.64			0.29			3.83			4.38				
Foreign governments and institutions		0			0										
Growth Rates															
Net loans and leases.....		-2.40			22.48			-27.26			22.03				
Total selected assets.....		2.04			12.40			5.03			-5.54				
Deposits		3.46			10.36			-2.42			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
Securitization activities.....		113,724	111,665	30,541	16,996		1.84	
1–4 family residential loans		113,724	111,665	30,541	16,996		1.84	
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0.79	0.91	0.31	0.19			
1–4 family residential loans		0.79	0.91	0.31	0.19			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		49.41	46.99	53.56	56.11			
Home equity lines		0.01	0.03	0.02	0.02			
Credit card receivables.....		0	0	0	0			
Auto loans and other consumer loans.....		2.81	3.86	3.48	3.02			
Commercial and industrial loans		8.05	9.64	7.02	9.11			
All other loans and leases.....		39.71	39.47	35.92	31.74			

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
	Percent Change					
		1-Year	5-Year			
Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0			
1–4 family residential loans.....	0	0	0			
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0		
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0		
Dollar Amount in Thousands		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets						
1–4 family residential loans		0	0	0	0	
Home equity lines.....		0	0	0	0	
Credit card receivables.....		0	0	0	0	
Auto loans		0	0	0	0	
Commcial and industrial loans		0	0	0	0	
All other loans and leases.....		0	0	0	0	
Total 30–89 days past due securitized assets.....		0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans		0	0	0	0	
Home equity lines.....		0	0	0	0	
Credit card receivables.....		0	0	0	0	
Auto loans		0	0	0	0	
Commercial and industrial loans		0	0	0	0	
All other loans and leases.....		0	0	0	0	
Total 90+ days past due securitized assets		0	0	0	0	
Total past due securitized assets.....		0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans		0	0	0	0	
Home equity lines.....		0	0	0	0	
Credit card receivables.....		0	0	0	0	
Auto loans		0	0	0	0	
Commercial and industrial loans		0	0	0	0	
All other loans and leases.....		0	0	0	0	
Total net losses on securitized assets.....		0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets percent of securitized assets	0	0	0	0	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.70	0.29	0.35	0.25	
Home equity lines	0	0	0	0	
Credit card receivables					
Commercial and industrial loans	0	0	0	0.08	
All other loans and leases	0.06	0.07	0.06	0.04	
Total managed loans past due 30–89 days	0.37	0.16	0.21	0.16	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables					
Commercial and industrial loans	0	0	0	0	
All other loans and leases	0	0	0	0	
Total managed loans past due 90+ days	0	0	0	0	
Total Past Due Managed Assets	0.37	0.17	0.21	0.16	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.04	0	0.01	0.01	
Home equity lines	0	0	0	0	
Credit card receivables					
Commercial and industrial loans	0.29	0.41	0	0	
All other loans and leases	0.40	0.42	0.49	0.17	
Net Losses on Managed Assets Percent of Total Managed Assets	0.21	0.22	0.20	0.07	

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	50,350	80,194	102,130	7,020		-37.21	1805.03
Dividends	50,000	80,000	101,600	6,400		-37.50	1823.08
Interest	350	194	530	620		80.41	713.95
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	0	59,114	0	0		-100.00	
Dividends	0	59,114	0	0		-100.00	
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	50,350	139,308	102,130	7,020		-63.86	1805.03
Securities gains (losses)	0	0	153	0		-100.00	
Other operating income	1,011	27	9	10		3644.44	862.86
Total operating income	51,361	139,335	102,292	7,030		-63.14	1563.78
Operating Expenses							
Personnel expenses	12,045	18,612	25,318	17,370		-35.28	24.11
Interest expense	6,200	4,225	3,435	3,435		46.75	
Other expenses	2,662	2,184	1,991	1,704		21.89	194.80
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	20,907	25,021	30,744	22,509		-16.44	97.09
Income (loss) before taxes	30,454	114,314	71,548	-15,479		-73.36	
Applicable income taxes (credit)	-4,354	-7,901	-12,946	-8,691			
Extraordinary items				0			
Income before undistributed income of subsidiaries	34,808	122,215	84,494	-6,788		-71.52	
Equity in undistributed income of subsidiaries	173,387	40,133	79,552	144,371		332.03	69.36
Bank subsidiaries	175,961	108,744	79,552	144,371		61.81	71.87
Nonbank subsidiaries	-2,574	-68,611	0	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	208,195	162,348	164,046	137,583		28.24	110.05
Memoranda							
Bank net income	225,961	188,744	181,152	150,771		19.72	115.25
Nonbank net income	-2,574	-9,497	0	0			
Subsidiary holding companies' net income	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
			% of Total Assets		1-Year	5-Year							
Assets													
Investment in bank subsidiaries		1,204,157	74.83	1,064,245	81.61	955,551	90.76	872,551			13.15	104.90	
Common and preferred stock		1,204,157	74.83	1,064,245	81.61	955,551	90.76	872,551			13.15	105.10	
Excess cost over fair value		0	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0			
Other receivables		0	0	0	0	0	0	0	0	0		-100.00	
Investment in nonbank subsidiaries		104,126	6.47	105,569	8.10	0	0	0	0	0		-1.37	
Common and preferred stock		104,126	6.47	105,569	8.10	0	0	0	0	0		-1.37	
Excess cost over fair value		0	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0			
Other receivables		0	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0			
Common and preferred stock		0	0	0	0	0	0	0	0	0			
Excess cost over fair value		0	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0			
Other receivables		0	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	5	0	446	0.04	25			-100.00	-100.00	
Securities		14,919	0.93	15,301	1.17	0	0	66			-2.50	70942.86	
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		202,140	12.56	29,763	2.28	81,089	7.70	52,773			579.17	660.01	
Cash and due from unrelated depository institution		0	0	0	0	0	0	0					
Premises, furnishings, fixtures and equipment		66,594	4.14	70,070	5.37	0	0	0			-4.96		
Intangible assets		378	0.02	0	0	0	0	0					
Other assets		16,835	1.05	19,053	1.46	15,700	1.49	6,873			-11.64	211.36	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		1,609,149	100.00	1,304,006	100.00	1,052,786	100.00	932,288			23.40	159.65	
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		0	0	0	0	0	0	0					
Borrowings with maturity over 1 year		0	0	0	0	0	0	0					
Subordinated notes and debentures		233,400	14.50	58,400	4.48	51,000	4.84	51,000			299.66		
Other liabilities		82,272	5.11	77,989	5.98	2,096	0.20	1,739			5.49	6481.76	
Balance due to subsidiaries and related institutions		6,842	0.43	6,053	0.46	5,289	0.50	5,886			13.03	32.73	
Total liabilities		322,514	20.04	142,442	10.92	58,385	5.55	58,625			126.42	4935.35	
Equity Capital		1,286,635	79.96	1,161,564	89.08	994,401	94.45	873,663			10.77	109.78	
Perpetual preferred stock (income surplus)		0	0	5,063	0.39	5,063	0.48	5,063			-100.00	-100.00	
Common stock		677	0.04	669	0.05	662	0.06	654			1.20	5.62	
Common surplus		420,895	26.16	399,806	30.66	377,689	35.88	353,801			5.27	29.54	
Retained earnings		1,079,672	67.10	908,908	69.70	746,869	70.94	583,132			18.79	238.11	
Accumulated other comprehensive income		560	0.03	-247	-0.02	-227	-0.02	366					
Other equity capital components		-215,169	-13.37	-152,635	-11.71	-135,655	-12.89	-69,353					
Total liabilities and equity capital		1,609,149	100.00	1,304,006	100.00	1,052,786	100.00	932,288			23.40	159.65	
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries		5,155	0.32	5,155	0.40	5,155	0.49	5,155			0.00	0.00	
Notes payable to subsidiaries that issued TPS		5,000	0.31	5,000	0.38	5,000	0.47	5,000			0.00	0.00	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	16.85	7.29	96	15.06	9.68	92	17.01	11.03	92	16.47	8.67	96			
Bank net income / Average equity investment in banks	19.95	7.45	96	18.71	10.51	93	19.69	11.56	95	18.80	9.11	95			
Nonbank net income / Average equity investment in nonbanks	-2.45	9.75	10	-12.03	7.89	6		10.83				9.81			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			9.40				8.81			
Bank net income / Parent net income	108.53	88.16	76	116.26	82.22	95	110.43	104.73	78	109.59	104.64	77			
Nonbank net income / Parent net income		3.59			5.93			0	0.99	23	0	1.13	22		
Subsidiary holding companies' net income / Parent net income		68.34			74			90.39				90.33			
Leverage															
Total liabilities / Equity capital	25.07	20.06	73	12.26	20.43	56	5.87	9.50	41	6.71	11.14	40			
Total debt / Equity capital	18.14	14.41	74	5.03	14.31	41	5.13	3.94	65	5.84	4.62	63			
Total debt + notes payable to subs that issued TPS / Equity capital	18.53	16.67	72	5.46	16.36	26	5.63	7.93	42	6.41	9.36	41			
Total debt + Loans guaranteed for affiliate / Equity capital	18.14	14.68	74	5.03	14.56	40	5.13	3.98	65	5.84	4.64	63			
Total debt / Equity capital – excess over fair value	18.14	14.52	74	5.03	14.51	41	5.13	3.94	65	5.84	4.62	63			
Long-term debt / Equity capital	18.14	13.56	74	5.03	13.04	42	5.13	3.76	67	5.84	4.39	65			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	40.26	34.67	53	24.23	28.44	50	20.11	15.49	64	17.08	17.83	62			
Double Leverage															
Equity investment in subs / Equity capital	101.68	102.81	44	100.71	103.22	42	96.09	104.10	18	99.87	105.17	29			
Total investment in subs / Equity capital	101.68	110.16	32	100.71	111.07	29	96.09	104.38	16	99.87	105.55	28			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.10	0.47	40	0.05	0.36	40	-0.24	0.36	21	-0.01	0.56	31			
Equity investment in subs – equity cap / Net income-div (X)	0.10	1.82	7	0.05	1.22	7		1.18			1.91				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	295.99	136.59	92	636.54	177.68	96	443.18	113.37	95	134.05	96.31	80			
Cash from ops + noncash items + op expense / Op expense + dividend	417.40	147.24	96	708.57	190.27	96	453.34	123.74	94	170.31	100.80	89			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	947.21	134.08	97	-47.36	116.34	3	263.27	108.88	94	47.77	101.42	16			
Pretax operating income + interest expense / Interest expense	591.19	2,016.32	33	2,805.66	1,968.54	81	2,182.91	1,631.73	78	-350.63	1,955.22	7			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	577.71	1,539.23	35	2,649.94	1,632.83	79	2,046.35	1,015.91	85	-326.77	1,082.59	4			
Dividends + interest from subsidiaries / Interest expense + dividends	779.77	150.43	98	3,072.52	210.80	99	2,727.10	140.89	97	187.45	107.07	86			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	3.76	37	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)	810.10	35.64	95	525.40	57.11	94	529.18	106.04	91	443.82	71.32	90			
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.85	24	0	2.64	28	0	1.59	31	0	1.68	30			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0	0.04	43	0	0	50	0	0	50		
Nonaccrual		1.03			0	0.54	40	0	0.70	46	0	0.46	47		
Total		1.13			0	0.58	34	0	0.70	46	0	0.46	47		
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0	49	0	0	50			
To subsidiary holding companies	0	0	49	0	0	49	0	0	50	0	0	50			
Total	0	0.05	46	0	0.10	46	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.02	2.66	37	0.01	5.62	30	0	0.14	27	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0	49	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0.74	81.10	3	0.25	57.84	3	0.37	87.25	8		100.86				
Dividends declared / Net income	0.12	42.29	8	0.19	33.08	7	0.19	24.10	19	0.23	32.32	17			
Net income – dividends / Average equity.....	16.83	4.14	96	15.03	6.46	95	16.98	8.12	97	16.44	5.74	96			
Percent of Dividends Paid															
Dividends from bank subsidiaries	19,455.25	132.17	99	25,889.97	178.13	99	32,774.19	131.90	99	2,064.52	106.72	99			
Dividends from nonbank subsidiaries	0	3.41	23	19,130.74	7.53	99	0	2.83	26	0	2.37	25			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	0	48	0	0	48			
Dividends from all subsidiaries	19,455.25	174.85	99	45,020.71	260.40	99	32,774.19	144.51	99	2,064.52	114.69	99			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	22.13	60.28	16	42.39	66.55	26	56.09	33.37	77	4.24	35.18	25			
Interest income from bank subsidiaries.....	0.15	0.36	64	0.10	0.54	61	0.29	0.11	83	0.41	0.14	86			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries	22.28	62.88	16	42.49	69.36	24	56.38	35.67	75	4.66	41.35	19			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		56.39			82.95			80.47			129.02				
Interest income from nonbank subsidiaries.....		7.38			20.25			0.31			0.63				
Management and service fees from nonbank subsidiaries		0.86			1.92			0.17			0.60				
Other income from nonbank subsidiaries.....		0.16			1.06			0.06			0.08				
Operating income from nonbank subsidiaries		79.84			150.41			96.62			153.75				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			43.51			58.43				
Interest income from subsidiary holding companies		8.40			6.54			0			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0			-0.14				
Other income from subsidiary holding companies.....		0.01			0.29			0.15			0				
Operating income from subsidiary holding companies.....		55.20			76.49			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.35	69.76	63	57.42	67.32	28	99.32	72.95	72	91.04	67.33	45			
Interest income from bank subsidiaries.....	0.68	0.63	75	0.14	0.80	55	0.52	0.55	79	8.82	1.07	90			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	0.59	43	0	2.14	41			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries	98.03	82.20	52	57.55	78.80	22	99.84	89.39	70	99.86	79.76	73			
Dividends from nonbank subsidiaries	0	1.95	23	42.43	2.65	95	0	2.65	26	0	1.78	27			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0	47	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0	47	0	0	46			
Operating income from nonbank subsidiaries	0	4.70	16	42.43	7.29	88	0	3.33	23	0	3.09	22			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	0	48	0	0	48			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	50	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			854.19			886.47				
Loans and advances from subsidiaries / Total debt	2.21	27.08	31	8.83	28.33	45	10.11	81.26	36	10.11	74.60	30			